

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JENEEN HENSON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-22960

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/11/2016 and confirmed on 9/23/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,810.66
Less Refunds to Debtor	2,177.19	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>41,633.47</b>	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,368.00	
Trustee Fee	1,807.67	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>5,175.67</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	MORGAN STANLEY MORTGAGE CAPITAL Acct: CA	0.00	17,468.34	0.00	17,468.34
	MORGAN STANLEY MORTGAGE CAPITAL Acct: 7116	3,125.38	3,125.38	0.00	3,125.38
	PITTSBURGH WATER & SEWER AUTHOF Acct: F185	909.24	909.24	221.45	1,130.69
	PITTSBURGH WATER & SEWER AUTHOF Acct: F185	287.35	287.35	0.00	287.35
	ACURA FINANCIAL SERVICES Acct: 2432	11,111.10	11,111.10	0.00	11,111.10
	ACURA FINANCIAL SERVICES Acct: 2432	648.94	648.94	0.00	648.94
					<b>33,771.80</b>

Priority				
	AURELIUS P ROBLETO ESQ** Acct:	0.00	0.00	0.00
	JENEEN HENSON Acct:	0.00	0.00	0.00
	JENEEN HENSON Acct:	2,177.19	2,177.19	0.00
	ROBLETO LAW PLLC Acct:	3,368.00	3,368.00	0.00
	CARVANA LLC Acct:	0.00	0.00	0.00
	CARVANA LLC Acct: XXXXXXXCT #	0.00	2,376.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-GLT	310.00	310.00	0.00
				<b>2,686.00</b>

Unsecured				
	ACCESS RECEIVABLES MANAGEMENT+- Acct: 5312	0.00	0.00	0.00
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7696				
	US DEPARTMENT OF EDUCATION	38,327.22	0.00	0.00	0.00
	Acct: 4152				
	NELNET O/B/O COLLEGE ASSIST	33,790.90	0.00	0.00	0.00
	Acct: 4152				
	NELNET++	0.00	0.00	0.00	0.00
	Acct: 4374				
	SPRINT CORP(*)	726.23	0.00	0.00	0.00
	Acct: 7439				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 0001				
	DUQUESNE LIGHT COMPANY*	272.96	0.00	0.00	0.00
	Acct: 4152				
	LARRY RICHARDSON	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	RAS CRANE LLC	0.00	0.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

TOTAL PAID TO CREDITORS	36,457.80
TOTAL	
CLAIMED	310.00
PRIORITY	16,082.01
SECURED	73,117.31

Date: 12/23/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmeccf@chapter13trusteewdpa.com

IN RE:

JENEEN HENSON

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-22960

Chapter 13

Document No.:

## ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jeneen Henson  
 Debtor

Case No. 16-22960-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: ctak  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db Jeneen Henson, 1112 Hodgkiss St, Pittsburgh, PA 15212-2751  
 cr +Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 9013, Addison, TX 75001-9013  
 cr +Nationstar Mortgage LLC, Aldridge Pte, LLP, Attn: Jamie D. Hanawalt,  
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
 cr +Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers,  
 Pittsburgh, PA 15212-5860  
 14273024 Access Receivables, PO Box 1377, Cockeysville, MD 21030-6377  
 14273028 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 14273029 Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200  
 15152933 Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 10826, Greenville, SC 29603-0826  
 14273030 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar, 350 Highland Dr, Lewisville, TX 75067-4177)  
 14281176 +Nelnet on behalf of College Assist, PO Box 16358, St Paul MN 55116-0358  
 14305108 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14293064 +The Bank of New York Mellon, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096  
 14331001 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 31 2019 02:17:52  
 American Honda Finance Corporation, PO Box 168088, Irving, TX 75016  
 14283837 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 31 2019 02:17:52 Acura Financial Services,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
 14273026 E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 31 2019 02:18:14 Credit Coll,  
 PO Box 607, Norwood, MA 02062-0607  
 14273027 E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 31 2019 02:18:14  
 Credit Collections Svc, PO Box 773, Needham, MA 02494-0918  
 14338338 +E-mail/Text: kburkley@bernsteinlaw.com Dec 31 2019 02:18:10 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14273031 E-mail/Text: electronicbkydocs@nelnet.net Dec 31 2019 02:17:50 Nelnet Loans,  
 6420 Southpoint Pkwy, Jacksonville, FL 32216-0946  
 14296298 E-mail/Text: appebnmailbox@sprint.com Dec 31 2019 02:17:42 Sprint, Attn Bankruptcy Dept,  
 PO Box 7949, Overland Park KS 66207-0949  
 14273032 E-mail/Text: appebnmailbox@sprint.com Dec 31 2019 02:17:42 Sprint, PO Box 4191,  
 Carol Stream, IL 60197-4191  
 14273033 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 31 2019 02:17:19  
 Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Pittsburgh Water & Sewer Authority  
 cr The Bank of New York Mellon as Indenture Trustee f  
 cr\* Morgan Stanley Mortgage Capital Holdings LLC, P.O. Box 10826, Greenville, SC 29603-0826  
 14273025\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Acura Financial Services, 201 Little Falls Dr,  
 Wilmington, DE 19808-1674)  
 14273023 ##Access Receivables, PO Box 9801, Towson, MD 21284-9801

TOTALS: 3, \* 2, ## 1

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: ctak  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Dec 30, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Jeneen Henson apr@robletolaw.com, rmk@robletolaw.com, ecf\_admin@robletolaw.com, apr@ecf.courtdrive.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com  
Matthew John McClelland on behalf of Creditor The Bank of New York Mellon as Indenture Trustee for Nationstar Home Equity Loan Trust 2009-A bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com, acarr@bernssteinlaw.com  
Ronda J. Winneccour cmeccf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com, srk@sjwpgh.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 8